5 per cent.

Chi Gt West.
C M & St Paul.
Denver
Erie
Erie let pref.
III Central

II) Central
Louis & Nash
Mo K & Tex
N Y Central
Norf & West
Out & West
Pennsylvania
Reading
Southern By
Southern Pac
Union Pac

Exchange 4.72.

Gold premium at Lisbon was 60.

LONDON CLOSING PRICES.

ON THE CONSOLIDATED.

Metropolitan Petroleum

A new company that is lining up for a big development and that possesses tremendous earning possibilities.

Interesting information about COSDEN & CO.—an Oklahoma oil proposition of great promise.

Our latest Market Circular No. 306 gives up-to-date facts regarding both these companies. It also tells much about

Poole Engineering Majestic Mines U.S. Light & Heating National Zine Int. Mercantile Marine Driggs Scabury United Cigar Stores, Ltd. Sent Upon Request

Harvey A. Willis & Co. (Established 1901) 52 B'way, N. Y. 'Phones 127-8-9 Broad

American Public Utilities Co.

Owns and Operates Fifteen Good Properties in Growing Communities.

Preferred Stock Yields 81/2% H. F. McConnell & Co.

Renskorf, Lyon & Co.

33 New Street

WE SPECIALIZE IN:
Cities Service Com. & Pfd.
Debentures
Debenture Cifs.
Toledo Trac. Light & Power Com. & Pfd.
American Light & Traction

Williams, Troth & Coleman Public Utility Securities Specialists 60 Wall St. Phone 5980 Hanover, N. Y.

REO MOTOR CAR

Bought-Sold-Quoted

Hoit & McWilliam Phone 4744 Broad. 25 Broad St., N. Y.

American Brass

Bought-Sold-Quoted

Hoit & McWilliam Phone 4744 Broad. 25 Broad St., N. Y.

C.R. BERGMANN & CO.

Investment Securities 66 BROADWAY NEW YORK Telephone Rector 1340-1341.

Your Income Yield

A common error made frequently by investors is to wrongfully compute the income their bonds yield. Montgomery Resilins, who is considered a National authority on all questions relating to bonds, has written an article for The Financial World that clears up for the investor the problem of how to correctly reach the proper income yield on bonds. It appears in the current laste.

Send for Copy

The Financial World 18 Broadway. New York.

CHARTERED 1864." Union Trust Co. of New York 80 BROADWAY Fifth Av. & 38th St. Fifth Av. & 60th St. Acts as Executor, Euardian, Trustas, etc.

All WALL STREET reads DOW, JONES BULLETINS & TICKERS

Investors read

GULF AND SHIP ISLAND R. R. CO.

PHRET MORTGAGE REFUNDING AND TERMINAL FIVE FER CENT. GOLD HONDE.

As provided in Section Seem of Arthite Two of the Mational Bank of Cuba and \$500,000 for the Canadian Bank of Cuba and \$500,000 for the Canadian Bank of Commerce. There was withdrawn from the Subtream Section Seem of Arthite Two of the Mational Bank of Cuba and \$500,000 for the Canadian Bank of Cuba and \$500,000

MARKET NEWS AND COMMENT

Prices Sag After a Brief Upturn at Opening-Dealings Small.

PROSPECT OF PEACE IN MEXICO PLEASES

Ancona Incident Still Keeps Public Aloof-Foreign Exchange Higher.

The speculative upturn at the opening, which in some cases amounted to a point or two, was not followed up. Dealings after the first hour were small and prices held for a while and then slipped back in the later dealings. Early gains were wiped out and final changes were irregular, for the most part of fractions, with few more gains than losses among the more active issues. In the early buying commission houses did little. Our dispute with Austria is still enough to stand in the way of new outside purchasing, even if not alarming. The reply from Vienna 80 was about as unofcial versions had indiented. Our second note is due to be published to-morrow, and apparently will reiterate our demand for dis-

will reiterate our demand for disavowal, punishment and reparation.
Advices from Mexico indicated that
an international difficulty of long
standing is nearer to being cleared up.
With Villa rejected by his army and in
flight, establishment of stable government in Mexico seemed more of a possibility than it had for some years. If
the millions invested in Mexico can be
employed under neareful conditions. the millions invested it Moxico can be employed under peaceful conditions, not only companies with properties in that troubled region but the railroads that carry goods to and from our southern neighbor should benefit as well.

The copper stocks showed some irregular improvement as renewal of active buying at heter prices was report.

regular improvement as renewal of active buying at better prices was reported from the market for the metal. Anaconda made a maximum rise of over a point, but failed to hold all its gain. American Smelting and Refining, with the henciit of the news from Mexico, went up over 3 points to above 103, a new high for the year on deallors that.

went up over 3 points to above 103, a new high for the year, on dealings that made it the most active issue of the day. Mexican Petroleum, which also had for bull arguments good trade news and the possibility of larger operations through peace in Mexico, made a maximum advance of over 3 points.

Early in the session such issues as Baldwin Locomotive, Crucible Steel, Can and Studebaker were higher, but these gains generally were short lived. Canadian Pacific improved in the afternoon on a small amount of business and St. Paul got up a point. Ordinary active railroads were abnormally quiet. American Tobacco continued to suffer from liquidation, falling under double par for the first time in years. par for the first time in years.

As the end of the year comes nearer

As the end of the year comes nearer funds for market purposes are offered with a little less freedom, but yesterday saw no appreciable hardening of rates. There was some purchasing of exchange for year end settlements, principally of cables. Sterling, francs and marks were higher, demand sterling being dealt in at 4.72%. The Loneon banking credit became formally open yesterday, and now it is assumed that negotiations for loans on American securities obtained by the British government will be taken up. In the government will be taken up. In the mean time there is no cessation of gold imports by the mail steamers from

AVERAGE OF THE TRIBUNE'S LIST OF FIFTEEN RAILS.
December 20, yesterday's close, 118.28.
December 18
One week ago
One month ago
One year ago106.23
High for November121.43
Low for November
High for October120.84
Low for October109.42
High for September112.91
Low for September107,20
High for August
Low for August
High for July
Low for July
High for June
Low for June
High for May
Low for May 104.52
High for April
Low for April
High for March
Low for March
High for February
Low for February
High for January
Low for January
High, thus far, 1915
Low, thus far, 1915
High, full year, 1914
Low, full year, 1914
AVERAGE OF THE TRIBUNE'S LIS
OF TWELVE INDUSTRIALS,

	High for April
3	Low for April
Н	High for March
п	Low for March
Ł	High for February 106.75
	Low for February 101.19
В	High for January 108.92
	Low for January 103.56
	High, thus far. 1915
1	Low, thus far, 1915
н	High, full year, 1914
	Low, full year, 1914 102.00
1	AVERAGE OF THE TRIBUNE'S LIST
4	OF TWELVE INDUSTRIALS.
J.	December 20, yesterday's close 94.87
П	December 18
D	One week ago
b	One month ago
Н	One year ago
	High for November 97.40
	Low for November
н	High for October99.70
н	Low for October
П	High for September
	Low for September
п	High for August
Ш	Low for August
	High for July
	Low for July
	High for June85.68
- 1	Low for June
	High for May
1	Low for May
9)	High for April85.13
	Low for April
	High for March
	Low for March
	High for February78.32
ď	Low for February
m)	High for January

Low, thus far, 1915,.....69.542

High, fuil year, 1914

Lew, full year, 1914.....

High, thus far, 1915 ..

BY 114 AT . conditioned upon the parameter of the understrated of that amount on or before January 2ed, 1246, as provided to the said Mortgage.

THE NEW YORK TRUET COMPANY, formerly New York Security and Trust Company, Trustee, By H. W. MORSE, Secretary, December 6th, 1915.

U. S. Treasury Finances.

Washington, Dec. 20.—The condition of the Logical Ratio and Fish, 27 AT, 10 day was the last some in Logical Ratio are true to the product of the Logical Ratio Trustry to the product of the Logical Ratio Trustry to the same in Logical Ratio Trustry to the part of the part of California Ratio Company.

Washington Dec. 20.—The condition of the logical Ratio Trustry to the part of the part of

NEW YORK STOCK EXCHANGE LONDON MARKET

MONDAY, DECEMBER 20, 1915. week ago and 112,700 a year ago. From January 1 to date, 167,423,100, against Good Tone to Dealings—Rubber Oil Stocks Irregular—Coppers

48,047,600 a year ago. Quotation Range. Net Open. High. Low. Final. chge. Bid. Ask.
 sold.
 Open. High. Low.
 Final. cage.
 Bid.

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Adams Express

Alaska Gold Mines

Allis-Chalmers

Allis-Chalmers pr.

6 Am. Ag. Ch. pr, ex div.

Am. Beet Sugar Am. Car & Foundry...
Am. Coal Products...
Am. Cotton Oil....
Am. Cotton Oil pr... Am. Ice Securities... Am. Linseed Am. Locomotive Am. Locomotive pr .. Am. Smelting pr.... Am. Smelting pr.... Am. Smelting pr A... Am. Steel Foundry... $\begin{array}{c} 2,200 & 61 & 61 & 61 & 61 & -52 & 603 & 61 \\ 300 & 116 & 116 & 116 & 116 & +58 & 115 & 1165 \\ 500 & 1285 & 12834 & 12834 & 12835 & -14 & 1283 & 12845 \\ 4,100 & 2055 & 2055 & 197 & 200 & -545 & 200 & 202 \\ 400 & 4834 & 50 & 4836 & 4336 & +\frac{1}{2} & 48 & 4936 \\ 400 & 6336 & 64 & 6336 & 64 & +58 & 62 & 6336 \\ 400 & 6336 & 64 & 6336 & 64 & +58 & 62 & 6336 \\ 1,100 & 105 & 10644 & 10536 & 10536 & -34 & 1055 \\ 300 & 10178 & 10178 & 10134 & -10158 & 10178 \\ 3000 & 12185 & 11878 & 11636 & 11634 & +78 & 11836 & 1173 \\ 3,000 & 9238 & 9236 & 9236 & 9236 & +18 & 9236 & 9236 \\ 3,100 & 578 & 578 & 578 & 378 & 378 & 378 \\ 100 & 474 & 474 & 474 & 474 & -470 & 475 \\ 200 & 884 & 884 & 88 & 88 & -12 & 888 \\ 200 & 85 & 85 & 8442 & 8452 & -1 & 84 & 85 \\ 202 & 85 & 85 & 8442 & 8452 & -1 & 84 & 85 \\ 203 & 85 & 6546 & 6546 & 6544 & 6544 & 78 & 6554 & 6554 \\ 7,300 & 31 & 32 & 31 & 3136 & 78 & 313 & 3138 \\ 1,900 & 60 & 6146 & 60 & 60 & +72 & 5942 & 65 \\ 1,600 & 17934 & 18136 & 17934 & 18034 & +1 & 17938 & 18056 \\ 1,600 & 17934 & 18136 & 17934 & 18034 & +1 & 17938 & 18056 \\ \end{array}$ Am. Sugar Am. Tel. & Tel.... Anaconda
Asso. Oil.
Atchison
Atchison pr.
Baldwin Locomotive... 5 Baltimore & Ohio....

Batopilas Mining....

Bethlehem Steel.... Brooklyn Rapid Transit Burns Bros... Buff., Roch. & Pitts... Butte & Superior Cop... - Cal. Petroleum
4 Cal. Petroleum pr..... Canada Southern ...

- Chile Copper... 4 Cluett Peabody. Colo. Fuel & Iron..... Colo. & Southern 1st pr Comp.-Tab.-Rec. Co... Consol. Gas..... 7 Cont. Can pr., ex div...

Corn Products.....

Corn Products pr..... 5 Corn Products pr.

Crucible Steel
7 Crucible Steel pr.
Den & R. G. pr.
Distilling Securities
20 Dome Mines
Erie
Erie 1st pr.
4 Fed. M. & S. pr.
8 Gen. Electric
Gen. Motors
7 Gen. Motors pr.
Goodrich, B. F.
7 Goodrich, B. F.
7 Goodrich, B. F.
9 Granby Mining
7 Gt. Northern pr.
12 Gt. Nor. Ore. subs.
16 Guggen. Expl.
Greene Copper
Int. Agricul. pr.
Inspiration Copper
Interborough-Con.
6 Inter-Con. pr.

6 Inter-Con. pr.
Int.-Met.
5 Int. Harv. of N. J.
Inter. Paper.
2 Inter. Paper pr.
10 Int. Nickel.

Max. Motor 26 pr.... May Dept. Stores.... Mex. Petrol.
Mex. Petrol. pr.
Miami Con. Copper.
Mer. Marine pr. ctfs.
Min. & St. Louis.
M., S. P. & S. St. M. pr.
Mo., Kan. & Tex.
Missouri Pacific.
Missouri Pacific ctfs.
Mont. Power.

7 Mont, Power pr..... Nat. Enam. & Stp.... 3 Nat. Lend...... 30 Nevada Con. Copper... Rumely Seaboard Air Line pr.

Southern Railway Southern Railway pr... Standard Milling..... 5 Studebaker 7 Studebaker pr. 7 Studebaker pr. 10 Tennessee Copper. 10 Texas Company. 10 Texas Co., full paid. 10 Texas C Union Bag & Paper.... Union Bag & Paper pr. Union Pacific Union Pacific pr..... United Cigar United Cigar
United Cigar of Am.
United Cigar of Am. pr
United Cigar of Am. pr
United Fruit
United Ry. Invest.
United Ry. Invest.
U. S. C. I. P. & F. pr.
U. S. C. I. P. & F. pr.
U. S. Ind. Alcohol.
U. S. Realty & Imp.
U. S. Rubber
U. S. Rubber 1st pr. S. Rubber 1st pr... 70.779 Low for January.

8 Va.-Car. Chemical pr

Virginia Iron, C. & C.

Wabash pr A...... Wabash pr B.....

Wells-Fargo Express... Western Maryland... W. U. Tel., ex div... Westinghouse Mfg...

10,000,000 Bales.

6 Willys-Overland ... 7 Willys-Overland pr.

More Gold Imported.

THE WALL STREET JOURNAL
Imported gold deposited at the Assay
Office yesterday totalled \$1,500,000, of
which \$1,000,000 was for the account of

1,400 121% 121% 120% 120%

700 73 73 73 73 73 100 116¼ 116¼ 116¼ 116¼

100% 101

16 91 98 16 115 1176 5 1494 1495 8 215 22

% 108 % 85%

234

COTTON GINNING HIGH

Ginnings of sea island by states were: Florida, 26,719; Georgia, 52,908; South Carolina, 4,813. To Sell Pere Marquette April 5.

Washington, Dec. 20.-Cotton ginned Detroit, Dec. 20.-Judge Arthur J. prior to December 13 amounted to 10.303.255 running bales, including 100.940
round bales and 83.810 bales of sea is 'end, the Census Bureau announced to-day.
Ginnings by states were: Alabama, 987.482; Arkansas, 721.540; Florida, 1987.482; Arkansas, 721.540; Florida, 258.380; Georgia, 1,860.929; Louisiana, 1987.482; Arkansas, 721.540; Florida, 258.380; Georgia, 1,860.929; Louisiana, 258.380; Georgia, 1 prior to December 13 amounted to 10. Tuttle, in the United States District Registered or coupon, tCoupon,

HOLIDAY SIZE

and Oil Stocks Most Active

of Americans.

CURB MARKET **TRANSACTIONS**

London, Dec. 20 .- Business on the Price fluctuations among the curb se-Stock Exchange is becoming of holiday curities yesterday were of small exdimensions, but the tone to-day was tent, final changes generally consisting good. The French war loan was quoted of irregular fractions. Dulness preat 81 and British funds were moderate- vailed in the industrial group. Frac-

navian rates were also firmer. Money loaned at 4 to 4 4 per cent. Discount rates for short and three months' were Paris, Dec. 20.—Trading was quiet on the Bourse to-day. Three per cent rentes closed unchanged, at 63 francs 75 centimes. Exchange on London, 27 francs 62 centimes.

10 Galena-Sig Oil... 70 Hinois Pipe L...

After a display of firmness in the forenoon the market tended to react later on the Consolidated Exchange. American Smelting, after reacting to 100%, rose to 103%; Mexican Petroleum advanced to 89%, California Petroleum touched a high of 32%, Anaconda failed to get below 85%, United States Steel was more active than Smelting.

hile Copper hino Copper of Fuel & I. orn Products runble Steel let Securities ome Mines ...

MINING.

5.845,535 5.844,563 15,505,634 Par value 150. IEz dividend.

Preparedness

Fractionally Changed.

at 81 and British funds were moderateby supported, while American gold
bonds and oil and rubber shares provided the bulk of the business in other
directions. Consols closed is higher, at
38%; the new war loan is higher, at
96%.

Trading was limited in the American
sections. Prices opened higher, but the
gains were barely maintained.

The Bank of England bought £650,000
in foreign coin, and shipped £200,000 in
sovereigns to the Continent.

Money and discount rates were quiet,
as most of the attention of dealers was
paid to the exchequer bonds, which
were reported as going well to neutrals
as well as British houses. American
exchange was steady, with cable transfers at 4.72%. Petrograd and Scandinavian rates were also firmer. Money
loaned at 4 to 44% per cent. Discount
rates for short and three months' were

STANDARD OIL SUBSIDIARIES.

OTHER OIL STOCKS.

29.00 Met Petroleum. 21 21 2,000 Sulpulpa O & R. 8 8 8 8 4,500 do pref. 84 84 1,000 • Ventura C O. 124 124 2,300 • Victoria Oil. 22 25 MINING.

700 Flg Ledge Dev. 500 *†Booth

Fails Thrice to Sell Railroad.

Cleveland, Dec. 20.—For the third time Edwin Drake, special master named by the United States District Court here, offered to-day the Wheeling & I ake Eric Railroad for sale without obtaining any bidders. William R. Begg, of New York, representing a trust company which holds \$10,000,000 of the road's bonds, attended the sale.

is as essential in business as it is in any other direction. On what you are doing to prepare yourself for greater effort in the new year will depend your success. The facilities of this bank are offered, as freely as is consistent with good business, for the campaign you propose to undertake.

The Mechanics & Metals National Bank

OF THE CITY OF NEW YORK 20 NASSAU STREET

Deposits November 10, 1915, \$183,400,000.00

INTERNATIONAL MERCANTILE MARINE COMPANY COMMON STOCK

In view of the application made this day to list on the New York Stock Exchange, the Certificates of Deposit issued by the United States Mortgage and Trust Company as Depositary, under Deposit Agreement dated November 22, 1915, and to afford a further opportunity to holders of Common Stock to avail of the benefits of the Agreement, the time to deposit shares thereunder. has been extended to and including DECEMBER

Holders of Common Stock are urged, if they desire to protect their interests, to immediately deposit their shares.

Dated: New York, December 17, 1915.

ALFRED A. COOK. CHAUNCEY H. MURPHEY, Secretary, 55 Cedar Street, New York.

JOHN W. PLATTEN, Chairman LEWIS L. CLARKE, DONALD G. GEDDES, A. H. S. POST, STACY C. RICHMOND, STACY C. RICHMOND, WILLIAM C. VAN ANTWERP, COMMITTEE

ANDREW J. McCORMACK, Auction
REGULAR AUCTION SALE OF
STOCKS AND BONDS
BY ADRIAN H. MULLER & SOX.
OFFICE NO. M. WILLIAM ST.

FOR ACCOUNT OF ADMINISTRATOR
3 shs. Cumberland County Power
Light Co. Prefd.
19 shs. South Carolina Light, Power
Railway Co. Prefd.
5 shs. National Bank of Cubs.
10 shs. J. Spenier Turner Co. Prefd.
1 share Virginia Power Co. commes
5000 Portland Building Co. 6 p. c. B
1922.
FOR ACCOUNT OF WHOM IT IN
CONVERN.
22 shs. Boro. Bridge Realty Co.

\$1,000 Lake Huron 6
R. R. lat let 1
15 shs. New Yorker S
20 shs. Citizens Centra
20 shs. Columbus Rwy
Co. of Miss. co

SAVINGS BANKS.

INCORPORATED 1827

THE

BROOKLYN

SAVINGS BANK

PIERREPONT and CLINTON STS.

INTEREST AT THE RATE OF

4. Per Cent. Per Annun

will be credited to depositors Januar 1, 1916, (payable on and after last nary 20th), on all sums entite

WEDNESDAY, DEC. 22D, 1915,

DIVIDEND NOTICES.

BIVIDESD NOTICES.

E. W. BLISS COMPANY.
Borough of Brooklyn, New York.
December 20, 1915.
The Board of Directors of this Company has this day declared a quarterly dividend of 2 per cent on the Preferred Stock of the Company, to be paid from the accumulated net earnings of the Company on December 24th next to holders of the Preferred Stock of record on the books of the Company at the close of business December 21st. Transfer books will be closed December 22nd to 27th, both dates inclusive.

cember 22nd to 27th, both dates inc.

Howard C. Seaman,

Becretary and Treasurer

E. W. BLISS COMPANY.

Borough of Brooklyn, New York.

December 25, 1915.

The Board of Directors of this Corpany has this day declared a divided of 1½ per cent and an extra dividend 11½ per cent on the Common Stock of the Company, to be paid from the accumulate net earnings of the Company on December 24th next to holders of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record on the books of the Common Stock of record of the books of the Common Stock of the C

Howard C. Seaman,

THE BANK OF AMERICA, until January 4th, 1918. W. M. BENNET, Cashier.

OFFICE OF
THE NIAGARA FALLS POWER CO.,
15 Broad St., New York, Dec, 20, 1913.
At a meeting of the Board of Directors
of this Company, held on the 19th day of
December, 1915, a dividend of \$2 per share
was declared on the capital stock of this
Company, payable on and after the 15th
day of January, 1916, to stockholders of
record at the close of business on the 31st

day of December, 1915. F. L. LOVELACE, Secretary. LA ROSE CONSOLIDATED MINES CO. The Board of Directors has to-day declared a quarterly dividend of 1%, payable January 20th, 1916, to shareholders o record of December 31st, 1915. The transfer books of the Company will close December 31st, 1915, and reopen January 19th, 1916.

S. J. LE HURAY,
Secretary and Treasurer.

201 Inspector Street. Montreal, December 10th, 1915. SEABOARD NATIONAL BANK The Board of Directors of this bank medical declared the usual quarterly dividend three (2) per cent, payable January (1) 1916, to stookholders of record on Decer 1918 her 23, 1915.

W. K. CLEVERLEY, Cashier.

INACTIVE YESTERDAY.

BONDS.

100.000 *B & O new 8s.1001, 1005, 10014 1005, 10014 1005, 1000 Cerro de P C 8s.110 115 115 118 00.000 Kenn Cop 6s... 208 210 208 209

*United (%)

thereto. Deposits made on or before January 10th will draw interest from January 1st. : : : : CROWELL HADDEN, President, LAURUS E. SUTTON, Comptroller, ARTHUR C. HARE, Cashler, CHAS. C. PUTNAM, Asst. Comptroller

The Bowery Savings Bank

138 AND 139 BOWERT. NEW YORK, Dec. 14, 1914 ni-annual dividend at the rated THREE and ONE-HALF Per Cal per annum has been declared and to be credited to depositors on all sums? and after Monday, January 17, 1916.

Money deposited on or before Jan'y 18 f HENRY A. SCHENCK, President

JOSEPH G. LIDDLE, Secretary. IRVING SAVINGS INSTITUTION The Trusters have declared a distinct or the six months ending Dec. 11st, 15

FOUR PER CENT. per annum on all sums from \$5 to the entitled thereto under the by-laws, puron and after January 17th, 19th. Deposits made on ar before will draw interest from January 1st, in H. E. TINNER, President

FINANCIAL MEETING. FAIRFIELD SECURITY CORPORATES

against Kuhn, Loeb & Co., was reconyesterday, when Arthur E. Sweet elected vice-president and ger oral

Sweet Goes to D. & R. G. Another development in the common now being waged by George Jay George